ECCLESIASTICAL PARISH OF BLACKMORE ST. LAURENCE

Charity Number 1134161

Annual Report and Financial Statements

of the

Parochial Church Council

For the year ended 31st December, 2025

Incumbent:

Vacancy
The Vicarage, Church Street
Blackmore, Ingatestone,
CM4 0RN

Bankers:

Santander PLC
Bootle, Merseyside,
L30 4GB

CCLA Investment Management Limited
CCLA Fund Managers Limited,
One Angel Lane, London,
EC4R 3AB

Cambridge and Counties Bank
Charnwood Court,
5B New Walk, Leicester,
LE1 6TE

Independent Accredited Examiner:

Ryan Stevens MAAT
4 Elverston Close
Laindon, Basildon, Essex
SS15 5TY

CONTENTS

TRUSTEES REPORT....3
Annual Report of the Parochial Church Council....3
Financial Report....5
INDEPENDENT EXAMINERS REPORT....6
STATEMENT OF FINANCIAL ACTIVITIES....8
BALANCE SHEET AT 31ST DECEMBER 2025....9
1 ACCOUNTING POLICIES....10
2 NOTES TO THE FINANCIAL STATEMENTS - INCOME....11
3 NOTES TO THE FINANCIAL STATEMENTS - EXPENDITURE....12
4 STAFF COSTS....13
5 RELATED PARTIES....13
6 ANALYSIS OF TRANSFERS BETWEEN FUNDS....13
7 FIXED ASSETS....13
8 CURRENT ASSETS....14
9 LIABILITIES....14
10 FUNDS....14
11 SUMMARY OF FUND MOVEMENTS....14
12 SUMMARY OF ASSETS BY FUND....14
APPENDIX – RECEIPTS AND PAYMENTS ACCOUNT FOR 2025....15

TRUSTEES REPORT

This report contains the Annual Report of the PCC followed by the Financial Report

Annual Report of the Parochial Church Council

Administrative Information

St. Laurence Church is situated in Church Street, Blackmore. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is The Vicarage, Church Street, Blackmore, Ingatestone, CM4 0RN. Registered charity number 1134161.

PCC members who have served at any time from 1st January 2025 until the date this report was approved are:

Ex Officio members:

Incumbent: Revd. Canon Samantha Brazier-Gibbs (chairperson) – resigned 8 June 2025 *
Associated Minister: Revd. Jane Marr (chairperson with effect from 9 June 2025) *
Licensed Lay Minister: Mrs Gail Hughes
Licensed Lay Minister: Mrs Sandra Wood
Churchwarden: Mrs Sandra Keeble *
Churchwarden: Mr Kevin Wood [1] *
Deputy Churchwarden: Dr Stuart Jennings [2]
Treasurer: Mr John Hughes [3] *

Elected members:

Deanery Synod: Mr Andrew Smith (to 2029)
Mrs Gill Hall (to 2027)[4]
Mrs Margaret Laing (resigned 22 February 2026),
Mr Peter Mason (to 2027),
Mrs Sue Regan (with effect from 22 February 2026).

Co-opted members:

PCC Secretary: Mr Steve Drinkall[5] *

* Those officers marked with * also form the Standing Committee which may be convened to deal with any urgent matters that cannot wait until the next PCC meeting.

Aims and Purposes

St Laurence Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church; pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Grade 1 listed Church building and churchyard.

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

The method of appointment of PCC members is set out in the Church Representation Rules. At St. Laurence's the membership of the PCC consists of the incumbent (our vicar), associate minister, licensed lay ministers (readers), churchwardens and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

[1] Previously Assistant Churchwarden, 1 January to 27 April 2025
[2] Previously Churchwarden, 1 January to 27 April 2025
[3] Also elected Deanery Synod representative to 2029
[4] Previously PCC Secretary, 1 January to 27 April 2025
[5] PCC Secretary with effect from 27 April 2025

The PCC previously passed a resolution to rescind the Six Year Rule for electing churchwardens and elect them every year.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding how the funds of the PCC are to be spent. Given the wide responsibilities of the PCC it has a number of Sub Committees. These include the Tower Project Team; Mission, Outreach, Discipleship and Social (MODS); Pastoral Care; Health and Safety; Children and Youth Work; Fabric and Finance; Leadership Team; Eco Church. Are all responsible to the PCC and report back regularly.

Achievements and Performance

Worship and Prayer

As well as the Sunday Services there are Bible Study Groups every Monday, Wednesday and Thursday. Other courses, such as Lent Course are conducted annually.

On Christmas Eve, the Starlight Service was a great success and Midnight Mass was also very well attended.

Church Attendance

Church attendance remains healthy and showing signs of growth.

The Church Building

The church remains open to visitors every day during daylight hours.

Tower and Lychgate: The main works on the tower and lychgate have been completed. Associated lesser projects are now being taken forward and it is hoped that work on these will be agreed and completed during 2026.

Pastoral Care

Sandra Wood and Sandra Keeble continue to run this successfully, bringing help to those in need. They have produced a Pastoral Care Policy, a summary of which is available in church.

Friday Club for under 12's has 20 children attending each session and Friday Club Plus, for older children, now has 25 members.

Open the Book takes place fortnightly at Blackmore School and in July all the children in Year 6 were given bibles.

Little Lauries for babies, toddlers and their carers has proved very popular.

Serenitea, which is held every Tuesday morning is very popular attracting both church-goers and non-church-goers.

Mission and Evangelism

During 2025 MODS organised a Beetle Drive; Harvest Supper; Christmas Craft Market; Christmas Quiz and Carols on Horsefayre Green.

Create meets once a month.

We continue to support Children in Distress and they raise money from having a stall at various functions.

Ecumenical Relationships

St Laurence continues to co-operate with Blackmore Baptist Church.

Volunteers

We would like to thank those who uphold the church and our activities in prayer and the many volunteers who work so hard to make our church the lively and vibrant community it is. There are too many to mention individually but each one is sincerely valued and appreciated.

Financial Report

The accounts below are reported uniquely this year in the Accruals format. Previously the accounts have been reported in the Receipts and Payments format as the annual gross income has always been less than the £250K threshold. However, the grant from the National Heritage Lottery Fund (NHLF) in support of the Tower & Lychgate Project has pushed the church income over the £250k threshold set by the Charity Commission for 2025. (The threshold changes to £500k with effect from 2026.)

Accounts in the Receipts and Payments format (see Appendix) were approved at the Annual Parochial Church Meeting on 22 February 2026.

Receipts totalling £352,475 were received in 2025. This includes the second tranche of money from the NHLF of £177,543 and a further £50,000 from the Friends of St Laurence (FoSL) for the Tower & Lychgate project.

As of 31st December 2025, £51,314 of NHLF remained unspent. This money can only be applied when work is satisfactorily completed and therefore in the Accruals Accounts is treated as a Deferred Liability.

Payments for the year amounted to £414,859. This includes final invoices for the completion of the building works on the Tower and Lychgate paid in January 2026 and recorded as a creditor (£75,712).

The adjustments for creditors, deferred liability, and a debtor for savings interest due explain why the net worth on the Balance Sheet is £134k rather than £260k in the Receipts and Payments format, justifying the need for a more accurate and transparent approach.

The majority of unrestricted funds are generated by regular giving from the congregation along with other donations from friends and visitors. Funds are also generated from fundraising and social events, church users and fees.

Our parish share of £48,855 was paid in full. The parish share largely provides the stipends, housing and training for the clergy and the necessary legally required administration of the Diocese of Chelmsford. The Diocese allocates the specific costs for the provision of ministry, training for future ministry and Diocesan services to each church. The PCC agreed an additional payment of £2,500 to help cover a shortfall in the payment of parish share for other churches in the Ongar Deanery and is shown as a creditor on the Balance Sheet for the previous financial year, 2024.

We have continued to support Children in Distress, the Brentwood Schools Christian Workers Trust, the British Legion's Poppy Appeal, Agapé and the Church of England Children's Society.

I would like to thank the many church members and friends who support the church through regular and one-off giving, all those who come to support the fundraising and social activities and those who give up their time to help manage and run all the activities that the church puts on. I would also like to thank the Friends of St Laurence for their fundraising activities, support for the fabric of the building and the churchyard and particularly the Tower and Lychgate restoration project.

Reserves policy

It is PCC policy to maintain a balance on Unrestricted Funds which equates to at least three months unrestricted payments. This is equivalent to £21,000. It is held to smooth out fluctuations in cash flow and to meet emergencies. The balance of the Unrestricted Funds on 31st December 2025 was £128,106. The balance on Restricted Funds, after adjustments, was £6,069.

INDEPENDENT EXAMINERS REPORT

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A **Independent Examiner's Report**

Report to the trustees	Charity Name ECCLESIASTICAL PARISH OF BLACKMORE ST. LAURENCE		
On accounts for the year ended	31st December 2025`	**Charity no (if any)**	1134161
Set out on pages	1-23		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association Of Accounting Technicians.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:	RS Stevens	**Date:**	13/10/2026
Name:	Ryan Stevens		
Relevant professional qualification(s) or body (if any):	MAAT Level 4		

Address:	4 Elverston Close
	Laindon, Basildon
	Essex, SS15 5TY

Section B	**Disclosure**
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	

STATEMENT OF FINANCIAL ACTIVITIES

		Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
INCOME	Notes	£	£	£	£
Voluntary Income	2a)	67,852	254,103	321,955	204,666
Activities for Generating Funds	2b)	14,299	-	14,299	17,423
Income from Investments	2c)	5,893	891	6,784	6,864
Church Activities	2d)	8,493	944	9,436	12,248
TOTAL INCOME		96,537	255,939	352,475	240,141
EXPENDITURE					
Raising funds	3a)	754	-	754	1,783
Church Activities	3b)	76,522	337,584	414,105	110,936
TOTAL EXPENDITURE		77,276	337,584	414,859	112,719
Net income/(expenditure) before investment gains		19,261	(81,645)	(62,384)	127,422
NET INCOME/(EXPENDITURE)		19,261	(81,645)	(62,384)	127,422
Transfers Between Funds	6	(1,222)	1,222	-	-
NET MOVEMENT IN FUNDS		18,039	(80,423)	(62,384)	127,422
Total Funds brought forward	11	110,067	137,806	247,873	120,451
Total Funds carried forward	12	128,106	57,384	185,490	247,873

BALANCE SHEET AT 31ST DECEMBER 2025

	Notes	2025	2024
		£	£
FIXED ASSETS		-	-
CURRENT ASSETS			
Investments	8a	53,166	89,777
Debtors and prepayments	8b	1,444	8,201
Cash at bank and in hand		206,592	152,396
		261,202	250,374
LIABILITIES			
Creditors - amounts falling due within one year	9	75,712	2,500
Deferred liability - Restricted Fund	9	51,314	115,860
		127,026	118,360
NET CURRENT ASSETS		134,175	132,014
TOTAL NET ASSETS		134,175	132,014
PARISH FUNDS			
Unrestricted	10	128,106	110,068
Restricted	10	6,069	21,946
		134,175	132,014

Approved by the Parochial Church Council on 27 May 2026 and signed on its behalf by: The Revd Jane Marr (PCC Chairperson).

Signed: Jane Marr

The notes on pages 10 to 14 form part of these accounts.

1 ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair" provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

Assets

Consecrated and benefice property
In so far as consecrated and benefice property of any kind is excluded from the statutory definition of "charity" by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings
These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

Tangible fixed assets
These would be capitalised if they can be used for more than one year and cost at least £20,000. These assets, other than the cost the overhaul of the church organ (which cost £17,340 in 2024), are old and therefore deemed unnecessary to create a depreciation policy for these accounts.

Investments
Investments quoted on a recognised stock exchange or whose value derives from them are valued at market value at the year end.

Short term deposits
These are cash held on deposit either with the CCLA, Cambridge and Counties Bank or Santander.

Funds

Restricted Funds.

These are income finds that must be spent on restricted purposes and details of the funds held are shown in the notes to the accounts.

St Laurence Blackmore has no endowment funds.

Unrestricted Funds.

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project.

2 NOTES TO THE FINANCIAL STATEMENTS - INCOME

2 INCOME AND ENDOWMENTS

			Unrestricted Funds	Restricted Funds	**FUNDS 2025**	FUNDS 2024
			£	£	**£**	£
2a	**Voluntary income**					
	Planned giving	Gift Aid donations	39,570	-	**39,570**	33,390
		Income tax recoverable	11,768	-	**11,768**	10,397
		Other (Not Gift Aid)	610	-	**610**	1,115
	Collections at all services	Open plate / contactless	6,779	-	**6,779**	7,073
	Grants			177,543	**177,543**	122,060
	Sundry donations and appeals		9,057	51,196	**60,253**	24,278
	VAT reclaimed		68	25,364	**25,432**	6,352
			67,852	254,103	**321,955**	204,666
2b	**Activities for generating funds**					
	Teas in the Tower		1,913	-	**1,913**	2,290
	Serenitea		8,507	-	**8,507**	7,732
	Social Events		850	-	**850**	5,103
	Christmas Market & Village Fayre		3,030	-	**3,030**	2,299
			14,299	-	**14,299**	17,423
2c	**Income from investments**					
	General Accounts		3,712	-	**3,712**	1,370
	Fabric Account(s)		812	891	**1,704**	1,404
	Business Savings Bond		1,368	-	**1,368**	4,089
			5,893	891	**6,784**	6,864
2d	**Income from Church Activities**					
	Merchandise		265	-	**265**	383
	Charity		189	-	**189**	496
	Church Users		1,063	-	**1,063**	975
	Fees		6,041	-	**6,041**	7,344
	Other		936	944	**1,880**	3,050
			8,493	944	**9,436**	12,248
	Total incoming resources		96,537	255,939	**352,475**	240,141

3 NOTES TO THE FINANCIAL STATEMENTS - EXPENDITURE

3	EXPENDITURE	Unrestricted Funds £	Restricted Funds £	**Funds 2025 £**	Funds 2024 £
3a	**Generation of voluntary income**				
	Fundraising Activity Costs	362	-	**362**	1,378
	Costs of Trading	392	-	**392**	405
		754	-	**754**	1,783
3b	**Church Activities**				
	Missionary and charitable giving:				
	BCSWT	1,200	-	**1,200**	1,200
	Children In Distress	973	-	**973**	288
	Children's Society	300	-	**300**	-
	British Legion	100	-	**100**	90
	Community Giving / Macmillan	411	-	**411**	-
	Agape	1,200	-	**1,200**	1,025
		4,184	-	**4,184**	2,603
	Ministry costs: Diocesan Parish Share	48,855	-	**48,855**	45,419
	Other ministry costs	2,170	-	**2,170**	2,491
	Mission and Evangelism	1,462	459	**1,921**	2,378
	Church Running Expenses	12,297	2,858	**15,156**	10,135
	Church Office Expenses	2,033	4,750	**6,783**	2,268
	Church Utility Bills	3,387	-	**3,387**	3,538
	Other Outgoings	2,132	459	**2,591**	4,386
	Major Repairs – Tower	-	329,057	**329,057**	18,036
	Major Repairs – Church	-	-	**-**	19,681
		73,092	337,584	**414,859**	110,116
	Total resources expended	77,276	337,584	**414,859**	112,719

4 STAFF COSTS

There were no staff costs incurred.

5 RELATED PARTIES

Our ministry team and others are very generous in giving both their time and money to support the church. We have no staff – our office team are volunteers. Hardly any expenses have been claimed at all (e.g., car mileage at 45p a mile) which, from an accountant's point of view, understates expenditure. Charity Commission law requires every personal expenses claim or ex-gratia payment processed through Accruals Accounts regardless of value and the names of recipients is disclosed. These are 'Related Party' disclosures for which there are some.

As part of the Tower & Lychgate project, Mr Sean Wood was engaged as the Information and Digital Lead receiving £9,500 in two instalments: £4,750 on appointment in 2025 (shown under 'Church Office Expenses') and £4,750 payable on completion in 2026. He has chosen to donate this amount to Agape.

Rev Jane Marr attended an online 8-week course entitled 'Spiritual Health of Older People'. The PCC approved £180 in support of this training.

The following people were paid for specific services at weddings and funerals where these were included in the appropriate fees:

Mr John Hatt	£570	Organist
Mrs Sandra Keeble	£275	Verger
Mr Roger Keeble	£20	Bell Ringer
Mrs Margaret Laing	£40	Bell Ringer
Mrs Carol Riley	£20	Bell Ringer
Mr John Hughes	£40	Bell Ringer
Mr Kevin Wood	£75	Verger
Mrs Sandra Wood	£97	Funeral Minister

In addition, Reverend Canon Samantha Brazier-Gibbs, until her resignation as Vicar in June 2025, was paid a total of £900 to cover expenses.

6 ANALYSIS OF TRANSFERS BETWEEN FUNDS

The Santander Business Current Account is used to pay all expenditure and receive all income. A balance of around £10k is usually maintained in this account. Monies over and above this (e.g. grants) are transferred to other Church accounts in order to gain interest and then transferred back when needed to pay the bills. In 2024 the first tranche of the NHLF grant was moved part into CCLA and part into Santander Business Savings Account. This was brought back into the current account during 2025 as needed once the main bills were received for the tower work. The same was done with the second tranche.

02/06/25	£ 8,074	Transfer in from Cambridge & Counties
29/06/25	£ 19,790	Transfer in from Santander Savings Account
20/08/25	£ 40,000	Transfer in from CCLA
20/08/25	£ 55.000	Transfer in from Santander Savings Account
10/09/25	£177,543	Transfer out to Santander Savings Account (2nd tranche NHLF grant)
12/09/25	£ 53,698	Transfer in from Santander Savings Account
30/09/25	£ 52,113	Transfer in from Santander Savings Account

7 FIXED ASSETS

The PCC has no Tangible Assets with a value over £20,000.

8 CURRENT ASSETS

8(a) Investments

CCLA end of year balance was £53,166. Interest in 2025 was £3,388.

8(b) Debtors

The only debtor adjustment made on 31st December 2025 was in respect of interest due between 2nd June and 31st December 2025 in respect of money held by Cambridge and Counties Bank (£1,444).

9 LIABILITIES

9(a) – Creditors

The only creditor adjustment made on 31st December 2025 was in respect of amounts payable to the contractor for practical completion of the Tower & Lychgate project plus retention payable after twelve months following completion of the work (i.e., in December 2026). This adjustment is £75,712.

9(b) – Deferred Liability

The NHLF has given a grant to the PCC on condition of satisfactory completion of the project which includes educational outreach and ancillary work. Unapplied money is therefore adjusted in the accounts and shown as a 'Deferred Liability'. Unallocated NHLF grant was £51,314 (2024: £115,860).

10 FUNDS

The Restricted Funds comprise of:

- Tower & Lychgate Renovation Project – funds raised and grants given for the project.
- Children's work – money given specifically for outreach supporting those under 5 years of age.
- General Fabric Fund – historical fund for general fabric.
- Ongar Deanery – money for Deanery specific work.
- Ongar MMU – money from the setup of the Ministry & Mission Unit project

11 SUMMARY OF FUND MOVEMENTS

£1,222 was transferred from Unrestricted to Restricted funds to cover the amount committed by the PCC in support of the Tower & Lychgate project.

12 SUMMARY OF ASSETS BY FUND

	Tower & Lychgate	Children's Work	Fabric Fund	Ongar Deanery	MMU	Total
	£	£	£	£	£	£
Opening Balance on 1 January 2025	19,052	846	1,655	-	393	21,946
Receipts	319,541	-	-	944	-	320,485
Payments	(-)336,666	(-)66	-	(-)459	(-)393	(-)337,584
Transfer of Funds	1,222	-	-	-	-	1,222
Balance on 31 December 2025	**3,149**	**780**	**1,655**	**485**	**-**	**6,069**

APPENDIX – RECEIPTS AND PAYMENTS ACCOUNT FOR 2025

These are the accounts in Receipts and Payments format as presented to and approved by the PCC and APCM prior to the Accruals format being created. These will form the basis for ongoing reporting once the Accruals method is no longer required.

ECCLESIASTICAL PARISH OF BLACKMORE ST. LAURENCE

Charity Number 1134161

Annual Report and Financial Statements
of the
Parochial Church Council

For the year ended 31st December, 2025

Incumbent:

Vacancy
The Vicarage, Church Street
Blackmore
Ingatestone
CM4 0RN

Bankers:

Santander plc
Bootle
Merseyside
L30 4GB

CCLA Investment Management Limited
CCLA Fund Managers Limited
One Angel Lane
London
EC4R 3AB

Cambridge and Counties Bank
Charnwood Court
5B New Walk
Leicester
LE1 6TE

Independent Accredited Examiner:

Ryan Stevens MAAT
4 Elverston Close
Laindon, Basildon, Essex
SS15 5TY

Financial Report

The accounts below are reported in the Receipts and Payments format with a comparison to last year's numbers. However, the grant from the NHLF has pushed the church income over the £250k threshold set by the Charity Commission which means that when they are lodged with the charity commission they will be reported in the Accruals format and will need to be examined by an independent examiner who is accredited to one of the authorised accounting bodies.
This is a one-off situation and will not be necessary next year as the £250K threshold is increasing to £500K and we will not be receiving such large grants.
In preparation for the Accruals accounting the split between Restricted and Unrestricted funds is shown in the 2025 numbers. Funds for specific purposes (e.g. Tower renovation project) are classed as Restricted. All other funds are classed as Unrestricted.
Additional notes have been added to provide more detail around the income and expenditure and particularly how they relate to the Tower project.

Receipts totalling £357,384 were received in 2025. This includes the second tranche of money from the National Lottery Heritage Fund (NHLF) of £177,543 and a further £50,000 from the Friends of St Laurence (FoSL) for the Tower project.

Payments for the year amounted to £339,799 producing a surplus at 31st Dec of £17,585. However the invoice for the completion of the building works on the Tower and Lych Gate for £68,273.02 arrived and was paid in January this year so does not show in the numbers below.

The majority of unrestricted funds are generated by regular giving from the congregation along with other donations from friends and visitors. Funds are also generated from fundraising and social events, church users and fees.

Our parish share of £48,855 was paid in full. The parish share largely provides the stipends, housing and training for the clergy and the necessary legally required administration of the Diocese of Chelmsford. The Diocese allocates the specific costs for the provision of ministry, training for future ministry and Diocesan services to each church. An additional payment of £2,500 was paid to help cover a shortfall in the payment of parish share for other churches in the Ongar Deanery. This was agreed by the PCC.

We have continued to support Children in Distress, the Brentwood Schools Christian Workers Trust, the British Legion's Poppy Appeal, Agapé and the Church of England Children's Society.

I would like to thank the many church members and friends who support the church through regular and one-off giving, all those who come to support the fundraising and social activities and those who give up their time to help manage and run all the activities that the church puts on. I would also like to thank the Friends of St Laurence for their fundraising activities, support for the fabric of the building and the churchyard and particularly the Tower and Lych Gate restoration project.

John Hughes

Treasurer

The Priory Church of St. Laurence, Blackmore

Receipts and Payments Account

Receipts	Notes	Unrestricted	Restricted	2025	2024
Voluntary Receipts		£			£
Planned Giving (Gift Aided)		39,570	-	**39,570**	33,390
Planned Giving (Not Gift Aided)		610	-	**610**	1,115
Service Collections, Contactless & Online		6,779	-	**6,779**	7,073
All other giving		9,057	1,196	**10,253**	8,188
FoSL Funding		-	50,000	**50,000**	16,090
Gift Aid & VAT Recovered	3	15,283	28,270	**43,553**	12,268
Legacies Received		-	-	**-**	-
Grants		-	177,543	**177,543**	122,060
Activities for Generating Funds					
Teas in the Tower		1,913	-	**1,913**	2,290
Serenitea		8,507	-	**8,507**	7,732
Social Events		850	-	**850**	5,103
Christmas Market & V.Fayre		3,030	-	**3,030**	2,299
Income From Investments & Other Accounts					
General Accounts		2,268	-	**2,268**	1,370
Fabric Account(s)		812	891	**1,704**	1,404
Business Savings Bond		1,368	-	**1,368**	4,089
Church Activities					
Merchandise		265	-	**265**	383
Charity		189	-	**189**	496
Church Users		1,063	-	**1,063**	975
Fees		6,041	-	**6,041**	7,344
Other Receipts					
Other	4	936	944	**1,880**	3,050
Total Receipts		**98,540**	**258,844**	**357,384**	**236,719**

Payments		Unrestricted	Restricted	2025	2024
Costs of Generating Funds		£	£	£	£
Fundraising Activities		362	-	**362**	1,378
Costs of Trading		392	-	**392**	406
Church Activities					
Mission Giving/Donations	5	4,184	-	**4,184**	2,603
Parish Share		51,355	-	**51,355**	42,919
Clergy & Staff Expenses	6	2,068	-	**2,068**	2,471
Miscellaneous		102	-	**102**	20
Church Expenses					
Mission and Evangelism	7	1,462	459	**1,921**	2,378
Church Running Expenses	8	10,449	2,858	**13,307**	10,186
Church Office Expenses	9	2,033	4,750	**6,783**	2,268
Church Utility Bills		3,388	-	**3,388**	3,538
Other Outgoings	10	2,132	459	**2,591**	4,386
Major Capital Expenditure					
Tower and Lych Gate		-	253,345	**253,345**	18,036
Vicarage		-	-	**-**	-
Church		-	-	**-**	19,681
Total Payments		**77,927**	**261,872**	**339,799**	**110,269**

Excess of Receipts over payments	20,613	(3,028)	**17,585**	126,449
Transfers between funds	(1,222)	1,222	**-**	
	19,390	**(1,805)**	**17,585**	**126,449**
Cash at bank and in hand 1 Jan	107,272	134,901	**242,173**	115,723
Cash at bank and in hand 31 Dec	126,662	133,096	**259,758**	242,173
Surplus/Debit	**19,390**	**(1,805)**	**17,585**	**126,449**

Transfers Between Bank Accounts

	2025	2024
	£	£
Santander Current to Santander Savings	177543	75860
Santander Current to CCLA General		40000
Santander Savings to Santander Current	180602	
Santander Savings to CCLA General		17000
C&C Bank to Santander Current	8074	

Notes to the Accounts for the year to December 2025

1 Accounting Policies

This financial statement for the APCM has been prepared using the Receipts and Payments basis for comparison to previous years. The income in 2025 exceeded £250K due to NHLF funding received for the Tower renovation. This exceeds the current threshold for Receipts and Payments reporting to the Charity Commission which means that the accounts will need to be presented in the Accruals basis and examined by an independent person who has a current accreditation with one of the specified accountancy bodies. This is being prepared separately and as a step towards that income and expenditure in this report has been split to show Unrestricted and Restricted funds. Restricted funds are those given for a specific purpose (e.g. the tower).

2 Accounts and Funds

These accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. All transactions are made through the Santander Current Account.

We are holding money on behalf of the MMU / Epping and Ongar Deanery. The MMU money held in 2024 was not reported in the 2024 accounts as it is did not directly relate to St Laurence Finances. However, for completeness this is being shown in the 2025 accounts with a retrospective adjustment for the 2024 number for comparison.

Church monies are held in accounts with Santander, CCLA and Cambridge and Counties banks. Since the closure of the CCLA fabric account in 2025 there are no longer any restricted monies held in separate bank accounts. A record is maintained which contains details of funds given / allocated for Restricted purposes.

Monies spent on the tower project have been split across various lines in the restricted column depending whether they are treated as Capital costs or not.
The tower project expected £25k of VAT claim to be made. By claiming what we could before the new rules came into effect we have actually been able to recover £28,720
Interest on monies held in relation to the Tower has been allocated back to the tower project

Where the PCC collects monies on behalf of other charities, both the Receipts and Payments are included in these accounts.

The Blackmore PCC have agreed to waive future contributions of Stondon Massey PCC Ministerial and Office Expenses.

3 Gift Aid and VAT	**Unrestricted** £	**Restricted** £	**2025** £	**2024** £
Gift Aid Recovered	11,768	-	11,768	10,397
VAT Recovered	3,515	28,270	31,785	1,870
	15,283	**28,270**	**43,553**	**12,268**

Notes to the Accounts (continued)

		Unrestricted	Restricted	2025	2024
4	**Sundry Receipts:**	£	£	£	£
	Other	-	-	-	3,050
	Coach	936	-	936	-
	Ongar Deanery	-	944	944	-
		936	**944**	**1,880**	**3,050**
5	**Mission Giving and Donations**				
	BCSWT	1,200	-	1,200	1,200
	Children In Distress	973	-	973	288
	Children's Society	300	-	300	-
	British Legion	100	-	100	90
	Community Giving / Macmillan	411	-	411	-
	Agape	1,200	-	1,200	1,025
		4,184	**-**	**4,184**	**2,603**
6	**Clergy and Staff Expenses:**				
	Ministry Expenses & Resources	933	-	933	1,976
	Organist / Bells / Choir	785	-	785	295
	Verger	350	-	350	200
		2,068	**-**	**2,068**	**2,471**
7	**Mission and Evangelism:**				
	Children and youth	1,099	66	1,166	2,161
	Worship Material	93	-	93	187
	Training	270	393	663	30
		1,462	**459**	**1,921**	**2,378**
8	**Church Running Exps.**				
	Insurance	1,516	-	1,516	3,183
	Copyright Licences	607	-	607	586
	Consumables	254	-	254	350
	Hospitality	582	-	582	390
	General Maintenance	997	990	1,987	1,687
	Organ & Piano maint.	297		297	-
	Churchyard	3,266	1,868	5,134	3,298
	Memorial Plaques	887	-	887	692
	Vicarage Vacancy	2,043	-	2,043	-
		10,449	**2,858**	**13,307**	**10,186**
9	**Office Expenses:**				
	Office-Stationary	251	-	251	110
	Office-Postage	21	-	21	85
	Office-Telephone	416	-	416	345
	Office-Electricity	527	-	527	505
	Office-Photocopier	393	-	393	436
	IT Software/Hardware	426	4,750	5,176	788
		2,033	**4,750**	**6,783**	**2,268**
10	**Other Outgoings**				
	Payments to CDBF	1,182	-	1,182	1,779
	Coach	950	-	950	
	Ongar Deanery / MMU	-	459	459	2,607
		2,132	**459**	**2,591**	**4,386**

The Priory Church of St. Laurence, Blackmore

Financial Statement for the Year ended 31st December 2025

CCLA Accounts - Receipts and Payments

	General Fund	Fabric Fund	2025 Total	2024 Total
	£	£	£	£
Opening Balance	31,544	58,233	**89,777**	30,182
Receipts				
Transfer in from CCLA Fabric (Acc Closure)	59,937	-	**59,937**	57,000
Interest	1,684	1,704	**3,388**	2,596
Total Receipts	61,621	1,704	**63,325**	59,596
Payments				
Transfer to Santander	40,000	-	**40,000**	-
Transfer to CCLA General (Acc Closure)		59,937	**59,937**	
Total Payments	40,000	59,937	**99,937**	-
Increase / Decrease	21,621	(58,233)	**(36,612)**	59,596
CCLA accounts at 31st December 2025	53,166	-	**53,166**	89,777

The Priory Church of St. Laurence, Blackmore

Statement of Assets and Liabilities at 31st December 2025

	2025	2024
Bank Accounts YE Balances	**£**	£
Santander Current Account	77,612	12,866
Santander Deposit Account	73,980	76,455
C.C.L.A General Fund	53,166	31,544
C.C.L.A Fabric Fund	-	58,233
Cambridge and Counties Bank	55,000	63,074
Bank Accounts Total	**259,758**	**242,173**
Change from 2024	17,585	126,449
Other monetary Assets		
Q4 Gift Aid claim	2,454	2,316
2025 VAT claim	-	3,447
Other Assets		
Moveable church furnishings held by the Church Wardens on special trust for the PCC and which require a faculty for disposal.	-	-
Funds Restricted for Specific Purposes		
Childrens work (from Play School closure)	780	846
Bell Tower & Lychgate Project	130,176	132,007
Fabric	1,655	1,655
MMU	-	393
Deanery	485	-
Total	**133,096**	**134,901**
Unrestricted Fund	**126,662**	**107,272**

Supplementary Notes to the Draft Accounts

What do these accounts tell me?

The accounts set out on a cash basis the receipts and payments made over two years to 31 December 2025. The figures are separated between 'Unrestricted Funds' and 'Restricted Funds'.

The 'Unrestricted Fund' covers the ordinary running costs of the church so includes the payment of the Parish Share, running expenses, and the generous giving of those who come to church and support us through fund raising events.

'Restricted Funds' are those where money has been given towards a specific project. Over the last two years the biggest project has been the repair of the bell tower.

The breakdown of the figures shows a surplus to the Unrestricted Fund of £19,390 in 2025 with £126,662 available to spend at the year end.

The available balance in the Unrestricted Fund has increased from £95,042 since 1 January 2024.

	Unrestricted	Restricted	2025	*2024*
Excess of Receipts over payments	**20,613**	**(3,028)**	**17,585**	*126,450*
Transfers between funds	**(1,222)**	**1,222**	-	
	19,390	**(1,805)**	**17,585**	*126,450*
Cash at bank and in hand 1 January	**107,272**	**134,901**	**242,173**	*115,723*
Cash at bank and in hand 31 December	**126,662**	**133,096**	**259,758**	*242,173*

	Unrestricted £	Restricted £	TOTAL £
Opening Balance 1 January 2024	**95,042**	**20,681**	**115,723**
Receipts	**95,455**	**141,264**	**236,719**
Payments	**(73,225)**	**(37,044)**	**(110,269)**
Transfer of Funds	**(10,000)**	**10,000**	-
Balance as at 31 December 2024	**107,272**	**134,901**	**242,173**
Receipts	**98,540**	**258,844**	**357,384**
Payments	**(77,927)**	**(261,872)**	**(339,799)**
Transfer of Funds	**(1,222)**	**1,222**	-
Balance as at 31 December 2025	**126,662**	**133,096**	**259,758**

Isn't that a large balance?

It is. However, there are other maintenance needs. We want to replace our old gas heating system. The expense will come out of the Unrestricted Fund.

What does the Restricted Fund include?

The largest item in the Restricted Fund is the Bell Tower project.

Other figures are small. We met most of the cost of the organ overhaul in 2024 from the Fabric Fund leaving a small balance.

	Tower Project £	Children £	Fabric £	Ongar Deanery £	MMU £	Restricted £
Opening Balance 1 January 2024	**1,779**	**2,074**	**16,829**	-	-	**20,681**
Receipts	138,264				3,000	**141,264**
Payments	(18,036)	(1,227)	(15,174)		(2,607)	**(37,044)**
Transfer of Funds	10,000					**10,000**
Balance as at 31 December 2024	**132,007**	**846**	**1,655**	-	**393**	**134,901**
Receipts	257,900	-	-	944	-	**258,844**
Payments	(260,954)	(66)	-	(459)	(393)	**(261,872)**
Transfer of Funds	1,222					**1,222**
Balance as at 31 December 2025	**130,176**	**780**	**1,655**	**485**	-	**133,096**

How much has been spent on the Bell Tower project?

There was some preparatory work between 2021 and 2023, including bat surveys and initial estimates by surveyors which cost £14,682.

The main project began in 2024 with an application to the National Heritage Lottery Fund (NHLF). We spent £278,989 to 31 December 2025. This figure does not recognise the immense amount of time given freely by those who have steered this project on behalf of the PCC.

	Tower Project £
Opening Balance 1 January 2024	**1,779**
Receipts (2024 & 2025)	396,164
Payments (2024 & 2025)	(278,989)
Transfer of Funds	11,222
Balance as at 31 December 2025	**130,176**

Where has all the money come from to pay from to pay for the Bell Tower project?

We made a successful National Heritage Lottery Fund application. NHLF is prepared to give a maximum grant of £366,753 on condition that the PCC could raise £21000 and receive £25000 as a refund of VAT from the HMRC. The Friends of St Laurence, Blackmore pledged £85000.

The figures to 31 December 2025 show that the PCC has received £11241 in donations and interest income and transferred a further £11,222 from general running expenses (Unrestricted Fund) to the bell tower. The PCC received £28,270 (not £25,000) as a refund of VAT by ensuring an application was made in the 2024/25 tax year.

The Friends of St Laurence have given £65,030 to date (of the £85000 pledged).

NHLF has paid £293,403 on account.

	PCC £	NHLF £	FoSL £	VAT £	Tower Project £
Opening Balance 1 January 2024	**1,779**				**1,779**
Receipts	7,374	115,860	15,030	-	138,264
Payments	(3,006)	-	(15,030)	-	(18,036)
Transfer of Funds	10,000				10,000
Balance as at 31 December 2024	**16,147**	**115,860**	-	-	**132,007**
Receipts	2,087	177,543	50,000	28,270	257,900
Payments	(15,859)	(242,089)	-	(3,006)	(260,954)
Transfer of Funds	1,222	-	-	-	1,222
Balance as at 31 December 2025	**3,598**	**51,314**	**50,000**	**25,264**	**130,176**

Summary - 2024 & 2025	PCC £	NHLF £	FoSL £	VAT £	Tower Project £
Opening Balance 1 January 2024	**1,779**	-	-	-	**1,779**
Receipts (2024 & 2025)	9,462	293,403	65,030	28,270	396,164
Payments (2024 & 2025)	(18,865)	(242,089)	(15,030)	(3,006)	(278,989)
Transfer of Funds	11,222	-	-	-	11,222
Balance as at 31 December 2025	**3,598**	**51,314**	**50,000**	**25,264**	**130,176**

The work has finished so this looks like we have over £130,000 surplus. Will we have to pay money back to NHLF?

Although the bell tower and lychgate work was finished by Christmas the bill did not arrive until January 2026 so is not shown in these accounts. (This is one of the reasons why accounts have to be finalised on what is known an accruals basis.)

The contractors have arrived at ‘Practical Completion’, so we are obliged to pay their bill holding back a sum of money, called a retention, to be paid in twelve months’ time. It is there to cover any faults discovered.

So, adjusting for bills paid or payable in January (for work completed to 31 December 2025) we hold an unapplied Lottery Fund balance of £51,314. This is not our money to keep so the final accounts submitted to the Charity Commission will deduct this amount from our balances.

Memorandum: Impact of Tower Project Creditors on available funding	PCC £	NHLF £	FoSL £	VAT £	Tower Project £
Balance of Unapplied Funds at 31 December 2025	**3,598**	**51,314**	**50,000**	**25,264**	**130,176**
Creditors at end year	(448)		(50,000)	(25,264)	**(75,712)**
Balance of Unapplied Funding	**3,149**	**51,314**	-	-	**54,464**

Other work is required to complete the entire project.

The NHLF grant conditions required us to showcase the bell tower as important to the nation’s history and heritage. This includes educational outreach and improving the surrounding environment. During 2026 this may include moving the Font to enable wheelchair access to the bell tower, repainting the interior of the church, repairing the church path and improving the churchyard for people and nature.

We may also have to pay a qualified accountant to independently examine our books because of the amount of money flowing through the accounts.